

Let's Get Washington Covered: Reconstructing Health Insurance
Final Version, Meeting process: May – August 2003
May 28, 2003

The process described in this document will be used by the Let's Get Washington Covered Task Force from May – August 2003. This process, with staff support from the Office of Insurance Commissioner (OIC), will assist the task force members to determine their scope of analysis and an option for health insurance in Washington State.

1. Goal -- an option by August, 2003

This process describes a way for the task force to develop an option for improving health insurance within Washington State by the August 20, 2003 meeting.

2. The process

Step 1: Identify problems and a scope

The task force members will begin the process by identifying problems that affect the key mechanisms of the Washington State health insurance system: eligibility, funding, and financing.

To maintain a scope within health insurance, problems that directly relate to the mechanisms of health insurance will have a greater potential of remaining in the discussion throughout the process. Members may decide to identify problems that are tangential to health insurance. When this occurs, members should explain how a tangential problem relates to at least one of the key mechanisms of health insurance. This is because the members will next be asked to identify strategies that address the problems, and it is typically more challenging to demonstrate the value of a strategy that is indirectly associated with a desired outcome.

It will be necessary for task force members to begin the process by stating problems before considering solutions. A problem would sound like the following: "Rating for health plan premiums drives young, healthy people from the health insurance market and leads to more uncompensated care." At this time, members need to avoid stating solutions like the following: "We need to add industry and health status as rating factors."

Step 2: Identify strategies

The task force members will begin developing solutions by identifying strategies that address a problem or multiple problems. The members will be encouraged to identify many strategies. Multiple, even conflicting, strategies can be developed for the same problem.

A strategy should be a description of what is needed to solve a problem. For example, a strategy about rating could be stated as: "Rating a health plan should more precisely link a group's potential risk with its potential cost." Stated differently, the

following request does not inform other members about why a change is needed: “We need to add industry and health status as rating factors.”

Step 3: Evaluate strategies

The task force will need a way to focus on those strategies that show the most promise for solving problems. They will evaluate the strategies by comparing their initial impressions of a strategy to the guiding principles to be developed by the members. OIC staff will begin the development of the guiding principles by drafting suggested principles based upon conversations with the members. Upon consideration by the members, the edited version of that document will become the guiding principles for the task force.

Step 4: Develop options

Task force members will use information gathered while identifying problems and strategies to develop suggested options for the Washington State health insurance system. Options can vary by size and focus.

When developing options, task force members will be asked to consider certain questions: Which strategies depend on each other? Which strategies support a common outcome? Which populations do certain strategies tend to affect?

Step 5: Evaluate options

Task force members will end the first half of the project by comparing the options to the guiding principles. Again, the members’ initial impressions of each option will be compared to the guiding principles. OIC staff will work with the members to provide cost analysis, estimates of the uninsured population, and other objective analysis whenever possible.

This evaluation process will be used to review all options and converge upon one of them. That option will then become the scope for the second half of the project.

Some ideas can advance through these steps quicker than others. It is likely that different ideas will be at different stages prior to converging upon an option in August.

3. Meeting activities: May – August 2003

Activities for each meeting between May and August 2003 are described below.

May 28, 2003 meeting

Agenda

1. Brief presentation and discussion of this meeting process.
2. Presentation and discussion on the capabilities of the simulation system under development with the Lewin Group.
3. Begin substantive discussions by identifying problems.
4. Initial suggestions for guiding principles.

Meeting preparation

1. Provide task force members with electronic copies of the meeting process and statistics on the health care system.
2. Meet in subgroups (in person or by phone) before the task force meeting to discuss this process.
3. In the same meeting of subgroup members, ask each member to arrive at the May 28th meeting with no more than five problem statements that relate directly to the mechanisms of insurance (eligibility, funding, and financing) or are tangential to them. For example, a problem statement about small group rating is directly related to the financing of health insurance. Whereas a problem statement about quality may be tangential to financing because people may believe that performing quality services contains premium increases.
4. Members consider initial suggestions for guiding principles.

Process to identify problems in the task force meeting

Ask the task force the following questions in the attached format.

Parameters for identifying problems:

- State the problem as a problem.
- Can modify previous problems and list them as a separate problem.
- Members can contact OIC staff by June 24th to add a problem, issue, or concern.

June 25, 2003 meeting

Agenda

1. Provide information from assignments, when applicable.
2. Discuss a problem, issue, or concern added by a member since the last meeting.
3. Identify strategies to the problems, issues, or concerns.
4. Discuss and finalize guiding principles and compare strategies to them.

Meeting preparation

1. Prepare to identify strategies
 - 1a. Problems will be categorized by OIC staff and sent to the members.
 - 1b. OIC staff describes how task force members will work in mixed-groups to identify strategies for a category of problems.
2. Prepare guiding principles, and prepare to compare them to the strategies
 - 2a. OIC staff seeks review of suggested principles.
 - 2b. The edited version of the principles will be discussed at the task force meeting.
 - 2c. OIC staff will describe how task force members will compare their strategies to the guiding principles at the task force meeting.
3. OIC staff provides any information to assist members in preparing for the next task force meeting.

Process to identify strategies in the task force meeting

1. Form 4 or 5 mixed groups within the task force. If there are not enough problems to give each mixed group a category of problems, then each group will identify strategies for every problem.
1. Each mixed group identifies strategies for a category of problems using the matrix below. Multiple strategies can be identified for each problem.

<u>Problem</u>	<u>Strategy</u>	<u>Describe why the strategy addresses a problem</u>
----------------	-----------------	--

2. Each group briefly presents its strategies to the other members. The other members will seek clarification and offer suggestions to strengthen the strategies. More strategies can also be suggested. The strategies do not need to be critiqued at this time.

The members can request additional information from OIC staff that can lead to further development or validation of the strategies. OIC staff will also suggest information it can provide.

Process to identify principles and compare them to strategies in the task force meeting

1. The task force members will discuss and edit the final version of the guiding principles.
2. In 4 or 5 mixed groups, members will address how well the strategies meet the guiding principles. Each mixed group compares all or a subset of strategies (depending on how many strategies were identified) to the principles using a scale of first impressions: ++, +, neutral, -, --. This will provide an initial indication of how well a strategy addresses the principles. A mixed-group will produce one set of “impressions” for each strategy.

“Strategy A” is compared to three hypothetical principles as an example:

<u>Strategy</u>	<u>Affordable</u>	<u>Simple</u>	<u>Sustainable</u>
Strategy A	+	- -	-

Strategy A seems affordable, but not simple, and is not likely sustainable.

3. Each group briefly presents its comparisons to the task force. The other members will seek clarifications, followed by suggesting different perspectives of the comparisons. All task force members and OIC staff will attempt to identify information that can lead to more objective comparisons than the first impressions shared during this exercise.

July 23, 2003 meeting

Agenda

1. Provide information from assignments, when applicable.
2. Washington Health Foundation presentation on initial roundtable results.
3. Conduct an exercise that uses the strategies to form options.
4. Compare options to guiding principles.

Meeting preparation

1. Prepare to identify options
 - 1a. OIC staff provides task force members with the guiding principles developed in the previous meeting.
 - 1b. OIC staff provides categorized problems and strategies, compared to the principles, for the members. OIC staff will provide data and policy or legal analysis, whenever possible, to enhance the objectivity of the comparisons.
 - 1c. OIC staff will provide questions for task force members to consider while developing options. Task force members will again work in mixed-groups when they develop options.

Process to develop options in the task force meeting

1. OIC staff will include data and analysis, whenever possible, along with first impressions to provide a more objective comparison to a principle.
2. Form 3 or 4 *new* mixed groups of members.
3. Ask each group to form options, of varying size and focus, of health insurance. When developing options, the members will be asked to consider certain questions: Which strategies depend on each other? Which strategies support a common outcome? Which populations do certain strategies tend to affect?

Members will also be asked to identify whether there is a prevalent policy suggested throughout the option, e.g., cost-containment, managing risk appropriately, extending access.

In mixed groups, compare the options to the guiding principles.

4. Each group briefly presents its comparisons to the task force. The other task force members will seek clarifications, followed by suggesting different perspectives of the comparisons. All task force members and OIC staff will attempt to identify information that can lead to more objective comparisons than the first impressions shared during this exercise.

August 20, 2003 meeting

Agenda

1. Provide information from assignments, when applicable.
2. Conduct an exercise that converges upon one option.

Meeting preparation

1. Prepare to converge upon one option
 - 1a. The options, principles, and first impressions will be categorized by OIC staff and shared with the members. OIC staff will again provide data and policy or legal analysis, whenever possible, to enhance the objectivity of the comparisons.
 - 1b. A draft process for forming or selecting options within a mixed group will be recommended to the members by the OIC staff.

Process to converge upon one option in the task force meeting

1. Form 2 mixed groups from the task force members.
2. Ask them to form or select no more than 2 options.
3. Briefly report out to the other task force members.
4. Compare the options to the principles, in mixed groups or as a task force, depending on the variety and number of options selected.
5. If the options are compared to the principles within mixed groups, then briefly report those comparisons to the other task force members.
6. The task force members will conduct a dialogue that converges upon one option. Data and objective information will be used to compare the options to the guiding principles, whenever possible, during the dialogue. If the members cannot converge upon one option, then other meeting processes may be needed. These processes could include asking members to further prioritize the guiding principles.

4. Next Steps

The task force will develop policies between September and December 2003 that further defines the selected option.

**Let's Get Washington Covered: Reconstructing Health Insurance
Problem Statement Format for Task Force Members**

May 2003

Members, please use the format below to describe no more than 3 problems about the Washington State health insurance system. Please consider the system as a whole as you draft your brief statements. These will be used in the May 28th task force meeting.

Please email your finished document to Michael Arnis at Michaela@oic.wa.gov by May 23, 2003.

Problem #1

Describe a problem, issue, or concern with the Washington state health insurance system.

Write the problem:

What causes the problem, issue, or concern? [can be left blank]

What will the problem mean to your subgroup [insurers, providers, consumers, purchasers]?

What information would I like to have to better understand or deal with the problem, issue, or concern?